

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1-79. (Canceled)

80. (Previously Presented) A system for handling unemployment insurance comprising:  
a database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of an employer associated with the claimant; and

a computer system including at least one computer processor configured to:  
receive information from the employer regarding employees of the employer;  
calculate an unemployment insurance tax due by the employer to a federal or state government unemployment insurance agency based on the received information from the employer,

communicate to the employer an invoice requesting payment of the unemployment insurance tax due by the employer,

receive an indication that the unemployment insurance tax due has been paid,  
access the unemployment insurance tax payment status of the employer stored in the unified database,

update the accessed unemployment insurance tax payment status of the employer based on the information received from the employer and to reflect payment of the unemployment insurance tax due,

store the updated unemployment insurance tax payment status in the unified database,

receive a request for an unemployment insurance benefit by the claimant, and  
evaluate the request for the unemployment insurance benefit by the claimant  
based on the benefit status of the claimant and the updated unemployment insurance tax payment  
status of the employer.

81-89. (Canceled)

90. (Previously Presented) The system of claim 80 wherein the database further  
comprises a data manager configured to process the unemployment insurance benefit data and  
the unemployment insurance tax data.

91. (Previously Presented) The system of claim 80 further comprising an access  
channel configured to allow a user access to the database and to the computer system.

92. (Previously Presented) The system of claim 91 wherein the access channel  
comprises a telephone contact center configured to receive telephone calls from a user.

93. (Previously Presented) The system of claim 91 wherein the access channel  
comprises a web self-service center configured to communicate with a user over a computer  
network.

94. (Previously Presented) The system of claim 91 wherein the access channel  
comprises an optical character recognition module configured to scan a paper document received  
from a user and convert information on the paper document to computer readable data.

95. (Previously Presented) The system of claim 80 further comprising a desktop that is  
configured to allow a worker to process the unemployment insurance benefit data and the  
unemployment insurance tax data.

96. (Previously Presented) The system of claim 95 wherein the desktop enables the worker to process the request for the unemployment insurance benefit by the claimant.

97. (Previously Presented) The system of claim 95 wherein the ~~unified~~ desktop enables the worker to process the payment of the unemployment insurance tax by the employer.

98. (Previously Presented) The system of claim 95 wherein the desktop comprises one or more pop-up screens that provide information to the worker.

99. (Previously Presented) The system of claim 95 wherein the desktop comprises one or more predetermined dialog scripts for use by the worker.

100. (Previously Presented) The system of claim 80 further comprising a web page interface configured to receive a web-based communication from a user.

101. (Previously Presented) The system of claim 100 wherein the web page interface is configured to send a web-based communication to a user.

102. (Previously Presented) The system of claim 100 wherein the web page interface comprises:

one or more web pages configured to enable the claimant to submit the request for the unemployment insurance benefit; and

one or more web pages configured to enable the employer to process payment of the unemployment insurance tax.

103. (Previously Presented) The system of claim 102 wherein the one or more web pages configured to enable the employer to process payment of the unemployment insurance tax comprises:

at least one web page displaying the invoice that requests payment of the unemployment insurance tax due by the employer, and

at least one web page configured to receive payment information from the employer for paying the invoice.

104. (Previously Presented) The system of claim 103, wherein the payment information includes credit card information for paying the invoice.

105. (Previously Presented) The system of claim 80 further comprising a reporting layer that is configured to generate a report based on the unemployment insurance benefit data and the unemployment insurance tax data.

106. (Previously Presented) The system of claim 105 wherein the report comprises at least one of an employer balance due report, an employer monthly benefits charge statement, an employer determination of benefits report, a claimant claim history report, a claimant job referral report, a performance metrics report, a notice, an identification of claimant discrepancy report, and an identification of agency discrepancy report.

107. (Previously Presented) The system of claim 80 further comprising an external system interface configured to communicate with an external agency.

108. (Previously Presented) The system of claim 107 wherein the external agency includes at least one of the state unemployment insurance agency and the federal unemployment insurance agency.

109. (Previously Presented) The system of claim 80 wherein the computer system is further configured to:

- receive the request for the unemployment insurance benefit;
- send a notification to the employer associated with the claimant indicating that the claimant is seeking the unemployment insurance benefit; and
- receive a response from the employer to the notification.

110. (Previously Presented) The system of claim 109 wherein the computer system is further configured to update the database based on the response from the employer.

111. (Previously Presented) The system of claim 80 wherein the computer system is further configured to issue the unemployment insurance benefit to the claimant if the claimant is eligible for the unemployment insurance benefit.

112. (Previously Presented) The system of claim 111 wherein the computer system is further configured to receive an update of the benefit status of the claimant.

113. (Previously Presented) The system of claim 111 wherein the computer system is further configured to evaluate whether to terminate the unemployment insurance benefit based on the updated benefit status of the claimant.

114. (Previously Presented) The system of claim 80 wherein the computer system being configured to evaluate the request comprises the computer system being configured to:

access the updated unemployment insurance tax payment status of the employer stored in the database,

determine, based on the accessed updated unemployment insurance tax payment status of the employer, whether the employer associated with the claimant is an employer currently employing the claimant, and

if the employer associated with the claimant is determined to be currently employing the claimant, deny the request as fraudulent.

115. (Previously Presented) The system of claim 80 wherein the computer system being configured to receive information from the employer regarding employees of the employer includes the computer system being configured to receive information about new employees of the employer.

116. (Previously Presented) The system of claim 80 wherein the computer system being configured to receive information from the employer regarding employees of the employer includes the computer system being configured to receive wage information paid by the employer to the employees.

117. (Previously Presented) A method for handling unemployment insurance, comprising:

- providing a database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of an employer associated with the claimant;

- receiving information from the employer regarding employees of the employer;

- electronically calculating, by at least one computer processor, an unemployment insurance tax due by the employer to a federal or state government unemployment insurance agency;

- communicating to the employer an invoice requesting payment of the unemployment insurance tax due by the employer;

- receiving an indication that the unemployment insurance tax due has been paid;

- electronically accessing, by the at least one computer processor, the unemployment insurance tax payment status of the employer stored in the database;

- updating the accessed unemployment insurance tax payment status of the employer based on the information received from the employer and to reflect payment of the unemployment insurance tax due;

- electronically storing the updated unemployment insurance tax payment status in the database;

- receiving a request for an unemployment insurance benefit by the claimant; and

- evaluating the request for the unemployment insurance benefit by the claimant based on the benefit status of the claimant and the updated unemployment insurance tax payment status of the employer.

118. (Previously Presented) The method of claim 117 further comprising accessing the database using an access channel.

119. (Previously Presented) The method of claim 118 wherein accessing the database comprises receiving a telephone call through a telephone contact center.

120. (Previously Presented) The method of claim 118 wherein accessing the database comprises communicating with the database over a computer network using a web self-service center.

121. (Previously Presented) The method of claim 117 further comprising processing the unemployment insurance benefit data and the unemployment insurance tax data through a desktop.

122. (Previously Presented) The method of claim 121 wherein evaluating the request comprises evaluating the request through the desktop.

123. (Previously Presented) The method of claim 121 further comprising processing payment of the unemployment insurance tax by the employer through the desktop.

124. (Previously Presented) The method of claim 121 further comprising providing information to a worker through one or more pop-up screens through the desktop.

125. (Previously Presented) The method of claim 117 further comprising receiving a first web-based communication from a user through a web-based interface.

126. (Previously Presented) The method of claim 125, wherein the user is the claimant and receiving the first web-based communication comprises receiving the request for the unemployment insurance benefit from the claimant through the web-based interface.

127. (Previously Presented) The method of claim 125, wherein the user is a user affiliated with the employer and receiving the first web-based communication comprises receiving payment information, through the web-based interface, for paying the unemployment insurance tax due from the user affiliated with the employer.

128. (Previously Presented) The method of claim 125 further comprising sending a second web-based communication to the user through the web-based interface.

129. (Previously Presented) The method of claim 128 wherein the user is a user affiliated with the employer and sending the first web-based communication to the user through the web-based interface comprises sending, through the web-based interface, the invoice requesting payment of the unemployment insurance tax due by the employer.

130. (Previously Presented) The method of claim 117 further comprising providing:  
one or more web pages configured to enable the claimant to submit the request for the unemployment insurance benefit; and  
one or more web pages configured to enable the employer to process payment of the unemployment insurance tax.

131. (Previously Presented) The method of claim 130 wherein the one or more web pages configured to enable the employer to process payment of the unemployment insurance tax comprises:

at least one web page displaying the invoice that requests payment of the unemployment insurance tax due by the employer, and

at least one web page configured to receive payment information from the employer for paying the invoice.

132. (Previously Presented) The method of claim 131, wherein the payment information includes credit card information for paying the invoice.



133. (Previously Presented) The method of claim 117 further comprising generating a report based on the unemployment insurance benefit data and the unemployment insurance tax data.

134. (Previously Presented) The method of claim 133 wherein the report includes at least one of an employer balance due report, an employer monthly benefits charge statement, an employer determination of benefits report, a claimant claim history report, a claimant job referral report, a performance metrics report, a notice, an identification of claimant discrepancy report, and an identification of agency discrepancy report.

135. (Previously Presented) The method of claim 117 further comprising communicating with an external agency through an external system interface.

136. (Previously Presented) The method of claim 135 wherein the external agency includes at least one of the state unemployment insurance agency and the federal unemployment insurance agency.

137. (Previously Presented) The method of claim 117 further comprising:  
receiving the request for the unemployment insurance benefit;  
sending a notification to the employer associated with the claimant indicating that the claimant is seeking the unemployment insurance benefit; and  
receiving a response from the employer to the notification.

138. (Previously Presented) The method of claim 137 further comprising updating the database based on the response from the employer.

139. (Previously Presented) The method of claim 117 further comprising issuing the unemployment insurance benefit to the claimant if the claimant is eligible for the unemployment insurance benefit.

140. (Previously Presented) The method of claim 139 further comprising receiving an update of the benefit status of the claimant.

141. (Previously Presented) The method of claim 140 further comprising evaluating whether to terminate the unemployment insurance benefit based on the updated benefit status of the claimant.

142. (Previously Presented) The method of claim 117, wherein evaluating the request comprises:

accessing the updated unemployment insurance tax payment status of the employer stored in the database,

determining, based on the accessed updated unemployment insurance tax payment status of the employer, whether the employer associated with the claimant is an employer currently employing the claimant, and

if the employer associated with the claimant is determined to be currently employing the claimant, deny the request as fraudulent.

143. (Previously Presented) The method of claim 117 further comprising notifying the employer of a delinquent payment of unemployment insurance tax due to the federal or the state government unemployment insurance agency.

144. (Previously Presented) The method of claim 117 further comprising notifying the claimant of an unemployment insurance benefit overpayment.

145. (Previously Presented) The method of claim 117 wherein receiving information from the employer regarding employees of the employer includes receiving information about new employees of the employer.

146. (Previously Presented) The method of claim 117 wherein receiving information from the employer regarding employees of the employer includes receiving wage information paid by the employer to the employees.

147. (Previously Presented) A system for handling unemployment insurance comprising:  
unemployment insurance benefit data comprising a benefit status of a claimant;  
unemployment insurance tax data comprising an unemployment insurance tax payment status of an employer associated with the claimant; and  
a desktop that is configured to:

- receive information from the employer regarding employees of the employer;
- calculate, using at least one computer processor, an unemployment insurance tax due by the employer to a federal or state government unemployment insurance agency based on the received information from the employer,
- communicate to the employer an invoice requesting payment of the unemployment insurance tax due by the employer,
- receive an indication that the unemployment insurance tax due has been paid,
- access the unemployment insurance tax payment status of the employer,
- update the accessed unemployment insurance tax payment status of the employer based on the information received from the employer and to reflect payment of the unemployment insurance tax due,
- receive a request for an unemployment insurance benefit by the claimant, and
- evaluate the request for the unemployment insurance benefit by the claimant based on the benefit status of the claimant and the updated unemployment insurance tax payment status of the employer.

148. (Previously Presented) The system of claim 147, wherein the desktop comprises a web-based interface configured to provide:

- one or more web pages that receive the information from the employer regarding employees of the employer

one or more web pages that display the invoice requesting payment of the unemployment insurance tax due by the employer;

one or more web pages that receive payment information for payment of the unemployment insurance tax due by the employer; and

one or more web pages with which the claimant can interact to electronically submit the request for the unemployment insurance benefit.

149. (New) A method for handling unemployment insurance, comprising:

providing a database of an unemployment insurance management system, the database containing unemployment insurance benefit data and unemployment insurance tax data, wherein the unemployment insurance benefit data comprises a benefit status of a first particular claimant and the unemployment insurance tax data comprises an unemployment insurance tax payment status of a first particular employer associated with the first particular claimant and an unemployment insurance tax payment status of a second particular employer;

receiving login information to the unemployment insurance management system from a first user, the login information including a user identifier for the first user;

authenticating the first user based on the login information received from the first user;

determining that the first user is a registered employer based on the user identifier for the first user and identifying the first user as the first particular employer;

as a consequence of determining that the first user is a registered employer,

prompting the first user to provide information regarding employees of the first particular employer,

receiving information from the first user regarding employees of the first particular employer in response to the prompting;

electronically calculating, by at least one computer processor and based on the information received from the first user, an unemployment insurance tax due by the first particular employer to a federal or state government unemployment insurance agency,

communicating to the first user an invoice requesting payment of the unemployment insurance tax due by the first particular employer,

receiving an indication that the unemployment insurance tax due by the first particular employer has been paid,

electronically accessing, by the at least one computer processor, the unemployment insurance tax payment status of the first particular employer stored in the database;

updating the accessed unemployment insurance tax payment status of the first particular employer based on the information received from the first user and to reflect payment of the unemployment insurance tax due by the first particular employer, and

electronically storing the updated unemployment insurance tax payment status of the first particular employer in the database;

receiving login information to the unemployment insurance management system from a second user, the login information including a user identifier for the second user;

authenticating the second user based on the login information received from the second user;

determining whether the second user is a claimant or a registered employer based on the user identifier for the second user;

if the second user is determined to be a claimant:

identifying the second user as the first particular claimant,

prompting the second user to submit a request for an unemployment insurance benefit;

receiving the request for the unemployment insurance benefit from the second user in response to the prompting, and

evaluating the request for the unemployment insurance benefit received from the second user based on the benefit status of the first particular claimant and the updated unemployment insurance tax payment status of the first particular employer;

and if the second user is determined to be a registered employer:

identifying the second user as the second particular employer,

prompting the second user to provide information regarding employees of the second particular employer,

receiving information from the second user regarding employees of the second particular employer in response to the prompting,  
electronically calculating, by the at least one computer processor and based on the information received from the second user, an unemployment insurance tax due by the second particular employer to the federal or state government unemployment insurance agency, and  
communicating to the second user an invoice requesting payment of the unemployment insurance tax due by the second particular employer.

150. (New) The method of claim 149, wherein prompting the first user to provide information regarding employees of the first particular employer includes presenting a web page to the first user for input of wage information for employees of the first particular employer.

151. (New) The method of claim 150, wherein communicating to the first user the invoice includes communicating the invoice as a web page that displays to the first user the unemployment insurance tax due by the first particular employer.

152. (New) The method of claim 150, wherein prompting the second user to submit a request for an unemployment insurance benefit includes presenting a web page to the second user that prompts the second user to file a claim for an unemployment insurance benefit.

153. (New) The method of claim 152, wherein the web page presented to the second user and the web page presented to the first user are in a same web-based interface to the unemployment insurance management system.

154. (New) The method of claim 149,  
wherein receiving the login information from the second user includes receiving the user identifier for the second user and a password for the second user, and  
wherein authenticating the second user includes authenticating the second user based on the password received from the second user.